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Case 06-71857 Doc : (Official Form 1) (10/06)		Entered 10, Page 1 of 3	/10/06 15:51:34	Desc Main
	ates Bankruptcy Co rn District of Illino	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Mid Bradford, Ernestine	dle):	Name of Joint Debt	or (Spouse) (Last, First, Mic	ddle):
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): Chic Bradford E. Chic Bradford	urs		ed by the Joint Debtor in the aiden, and trade names):	e last 8 years
Last four digits of Soc. Sec. No./Complete EIN or of than one, state all): 4644	her Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete EIN	or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & 204 East Sixth Street	k Zip Code):	Street Address of Jo	oint Debtor (No. & Street, C	ity, State & Zip Code):
Rock Falls, IL	ZIPCODE 61071	1		ZIPCODE
County of Residence or of the Principal Place of Bus Whiteside	siness:	County of Residence	e or of the Principal Place o	f Business:
Mailing Address of Debtor (if different from street a	ddress)	Mailing Address of	Joint Debtor (if different fro	om street address):
	ZIPCODE	1		ZIPCODE
Location of Principal Assets of Business Debtor (if o	lifferent from street address ab	ove):		
				ZIPCODE
(Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one Health Care Business Single Asset Real Estat U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt (Check box, if a Debtor is a tax-exempt Title 26 of the United S	e as defined in 11 Entity pplicable.) organization under	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	S.C. business debts. by an r a
	Internal Revenue Code)	`	hold purpose."	usc-
Filing Fee (Check one be Filing Fee (Check one be Filing Fee to be paid in installments (Applicable to attach signed application for the court's considera is unable to pay fee except in installments. Rule 1 3A. Filing Fee waiver requested (Applicable to chapte attach signed application for the court's considera	o individuals only). Must tion certifying that the debtor 006(b). See Official Form r 7 individuals only). Must	Debtor is not a sr Check if: Debtor's aggrega affiliates are less Check all applicabl	te noncontingent liquidated than \$2 million.	
		Acceptances of the		tition from one or more classes of 26(b).
Statistical/Administrative Information Debtor estimates that funds will be available for or Debtor estimates that, after any exempt property no funds available for distribution to unsecured c Estimated Number of Creditors	is excluded and administrative reditors.	expenses paid, there v	vill be	E IS FOR COURT USE ONLY
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,000 10,000 25,000 50,00		Over 00,000	

\$1 million \$100 million

□ \$1 million

\$100 million

More than \$100 million

 \square More than

\$100 million

\$100,000 to \$1 million

□ \$100,000 to

\$1 million

Estimated Assets

\$0 to \$10,000 Estimated Liabilities

□ \$0 to

\$10,000 to \$100,000

\$10,000 to

\$100,000

of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Bradford, Ernestine**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ernestine Bradford

Signature of Debtor

Ernestine Bradford

Х

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 10, 2006

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Kelli D. Walker

Signature of Attorney for Debtor(s)

Kelli D. Walker 6207996

Printed Name of Attorney for Debtor(s)

Miller, Lancaster, Walker & Burall, P.C.

15 East Third Street, P.O. Box 535

Sterling, IL 61081

(815) 625-0600

Telephone Number

October 10, 2006

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 06-71857 Official Form 1, Exhibit D (10/06)

Doc 1

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Document Page 4 of 37 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:	Case No.
Bradford, Ernestine	Chapter 7
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEI	S STATEMENT OF COMPLIANCE
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to res and you file another bankruptcy case later, you may be required t to stop creditors collection activities.	ements regarding credit counseling listed below. If you cannot can dismiss any case you do file. If that happens, you will lose sume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directed	
1. Within the 180 days before the filing of my bankruptcy case , It the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in m the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an appredays from the time I made my request, and the following exigent crequirement so I can file my bankruptcy case now. [Must be accompanied circumstances here.]	ircumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it voltain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of an extension of the 30-day deadline can be granted only for cause and is be filed within the 30-day period. Failure to fulfill these requires satisfied with your reasons for filing your bankruptcy case without dismissed. 4. I am not required to receive a credit counseling briefing because	ou file your bankruptcy case and promptly file a certificate from y debt management plan developed through the agency. Any is limited to a maximum of 15 days. A motion for extension must ments may result in dismissal of your case. If the court is not t first receiving a credit counseling briefing, your case may be
a motion for determination by the court.]	5 01. [Cneck the applicable statement.] [Must be accompanied by

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

of realizing and making rational decisions with respect to financial responsibilities.);

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Signature of Debtor: /s/ Ernestine Bradford

Active military duty in a military combat zone.

Date: October 10, 2006

does not apply in this district.

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Case 06-71857 Official Form 6 - Summary (10/06)

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Northern District of Illinois

IN RE:		Case No.
Bradford, Ernestine		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 69,000.00		
B - Personal Property	Yes	3	\$ 15,376.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 49,923.27	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 41,952.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,647.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 1,657.00
	TOTAL	14	\$ 84,376.00	\$ 91,876.16	

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Case 06-71857 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Northern District of Illinois

IN RE:		Case No.
Bradford, Ernestine		Chapter 7
·	Debtor(s)	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,647.14
Average Expenses (from Schedule J, Line 18)	\$ 1,657.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 682.14

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 41,952.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 41,952.89

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Case No.

Desc Main

IN RE Bradford, Ernestine

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
204 East Sixth Street, Rock Falls, IL	Fee Simple		69,000.00	49,923.27

TOTAL

69,000.00

(Report also on Summary of Schedules)

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IN RE Bradford, Ernestine

Case No.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

		I		1	CURRENT VALUE OF
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash		80.00
	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	v	U.S. Bank, Rock Falls, IL		7,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer		Household goods and furnishings:		1,310.00
	equipment.		Refrigerator - \$50, stove - \$75, kitchen table - \$25, microwave - \$20, TV - \$25, dining room set - \$100, China cabinet - \$150, 2 recliners - \$75, easy chair - \$50, couch - \$25, TV - \$25, coffee table - \$20, lamps - \$10, bedroom set - \$50, bedroom set - \$35, desk - \$50, bookshelf - \$15, washer - \$100, dryer - \$100, deep freeze - \$25, 2 refrigerators - \$30, couch - \$20, 4 chairs - \$50, bed - \$20, dresser - \$25, stove - \$75, TV - \$25, grill - \$25, patio set - \$15.		
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing apparel		100.00
7.	Furs and jewelry.		Avon jewelry		30.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Metropolitan Life Insurance Co.		4,631.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		2 Pensions currently paying out monthly. See Income Statement		unknown

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Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				1	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			0.005.00
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Buick Regal vehicle		2,225.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			

_ Case No. __

IN RE Bradford, Ernestine

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		ТОТ	A T	15,376.00

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

	T	T	
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
204 East Sixth Street, Rock Falls, IL	735 ILCS 5 §12-901	15,000.00	69,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash	735 ILCS 5 §12-1001(b)	80.00	80.00
U.S. Bank, Rock Falls, IL	735 ILCS 5 §12-1001(b)	2,580.00	7,000.00
Household goods and furnishings:	735 ILCS 5 §12-1001(b)	1,310.00	1,310.00
Refrigerator - \$50, stove - \$75, kitchen table - \$25, microwave - \$20, TV - \$25, dining room set - \$100, China cabinet - \$150, 2 recliners - \$75, easy chair - \$50, couch - \$25, TV - \$25, coffee table - \$20, lamps - \$10, bedroom set - \$50, bedroom set - \$35, desk - \$50, bookshelf - \$15, washer - \$100, dryer - \$100, deep freeze - \$25, 2 refrigerators - \$30, couch - \$20, 4 chairs - \$50, bed - \$20, dresser - \$25, stove - \$75, TV - \$25, grill - \$25, patio set - \$15.			
Wearing apparel	735 ILCS 5 §12-1001(a)	100.00	100.00
Avon jewelry	735 ILCS 5 §12-1001(b)	30.00	30.00
Metropolitan Life Insurance Co.	735 ILCS 5 §12-1001(h)(3)	4,631.00	4,631.00
2 Pensions currently paying out monthly. See Income Statement	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	100%	unknown
1992 Buick Regal vehicle	735 ILCS 5 §12-1001(c)	2,225.00	2,225.00

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IN RE Bradford, Ernestine

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0000-3000-222-325			Mortgage on Debtor's residence				49,923.27	
U.S. Bank Rock Falls, IL Office P.O. Box 790179 St. Louis, MO 63179-0179			VALUE \$ 69,000.00					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th		otota		\$ 49,923.27	\$
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als tatis	Tota so o	al n al		

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Case No.

IN RE Bradford, Ernestine

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

listed	ort the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under ter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
V (Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

Official Form of ASE 06-71857	Doc
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IN RE Bradford, Ernestine

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Cneck this box ii debtor has no creditors holdi	ng	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM
ACCOUNT NO. 4427-1000-4348-3663			Credit card use		П		
Bank Of America P.O. Box 1597 Norfolk, VA 23501							1,686.80
ACCOUNT NO. 4319-0410-2233-9941			Credit card use		П		· ·
Bank Of America P.O. Box 1597 Norfolk, VA 23501							2 704 42
ACCOUNT NO. 99-6974-291-2			Charge card use		H		3,791.43
Bergner's P.O. Box 17633 Baltimore, MD 21297-1633							504.06
ACCOUNT NO. 5291-4922-3617-2272			Credit card use		П		
Capital One Bank P.O. Box 790216 St. Louis, MO 63179-0216							11,021.06
1			Sub			ф.	17,003.35
1 continuation sheets attached			(Total of this p	ag Γot		D.	17,000.00
			(Use only on last page of the completed Schedule F. Report als the Summary of Schedules and, if applicable, on the Statis Summary of Certain Liabilities and Related D	o c	on al	\$	

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IN RE Bradford, Ernestine

_ Case No. _

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4366-1730-0033-5104	1		Credit card use	T		Н	
Chase Bank One P.O. Box 15153 Wilmington, DE 19886-5153							6,517.53
ACCOUNT NO. 345228357			Unknownshown on credit report from 1983.	\vdash		Н	0,517.55
Citibank P.O. Box 6003 Hagerstown, MD 21747-6003			•				69.00
ACCOUNT NO. 67130038-0343897			Personal loan				00.00
Citifinancial Services, Inc. 3207 East Lincolnway Sterling, IL 61081							9,229.39
ACCOUNT NO. 360-409-077-3			Charge card use			Н	9,229.39
J.C. Penney P.O. Box 981131 El Paso, TX 79998							
ACCOUNT NO. 4428-2844-1200-1980			Credit card use	\vdash		Н	1,054.80
U.S. Bank P.O. Box 790408 St. Louis, MO 63179-0408			Great card use				2 207 82
ACCOUNT NO. 510598439			Personal loan	\vdash		Н	3,307.82
U.S. Bank Sterling, IL Office P.O. Box 790167 St. Louis, MO 63179-0167							4,564.00
ACCOUNT NO. 785			Dental bill			Н	7,504.00
William J. Simpson D.D.S. 521 W. Wall Street Morrison, IL 61270							
				L		Ц	207.00
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_		e)	\$ 24,949.54
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tic	al	\$ 41,952.89

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IN RE Bradford, Ernestine Debtor(s) Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Case No.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Bradford, Ernestine

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS (OF DEBTOR AND	SPOUS	SE		
Widow	RELATIONSHIP(S):				AGE(S)	:
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Retired Name of Employer How long employed Address of Employer						
	rage or projected monthly income at time case filed)			DEBTOR		SPOUSE
 Current monthly gross way Estimated monthly overting 	ges, salary, and commissions (prorate if not paid mone	nthly)	\$ \$		\$	
3. SUBTOTAL			\$	0.00	\$	
4. LESS PAYROLL DEDUC a. Payroll taxes and Social			¢		¢	
b. Insurance	Security		\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
			\$		\$	
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS		\$	0.00	\$	
6. TOTAL NET MONTHL	LY TAKE HOME PAY		\$	0.00	\$	
	ration of business or profession or farm (attach detail	led statement)	\$		\$	
8. Income from real property	1		\$		\$	
9. Interest and dividends	r support payments payable to the debtor for the deb	tor's use or	y		y	
that of dependents listed abo 11. Social Security or other s	ve	ior s use or	\$		\$	
(Specify) Social Security			\$	965.00	\$	
			\$		\$	
12. Pension or retirement inc13. Other monthly income			\$	682.14		
(Specify)			\$		\$	
			\$ \$		\$	
			<u> </u>		\$	
14. SUBTOTAL OF LINES	S 7 THROUGH 13		\$	1,647.14	\$	
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14	-)	\$	1,647.14	\$	
	GE MONTHLY INCOME: (Combine column totals peat total reported on line 15)	s from line 15;		\$	1,647.	 14

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE Bradford, Ernestine

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any payment	ts made biweekly,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No 	\$	330.00
2. Utilities:		
a. Electricity and heating fuel	\$	212.00
b. Water and sewer	\$	
c. Telephone	\$	110.00
d. Other Cable	\$	49.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	200.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	110.00
8. Transportation (not including car payments)	\$	69.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$ —	
d. Auto	\$	
e. Other Home And Auto Insurance	\$ —	76.00
V. C	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate Taxes	\$	40.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	196.00
	\$	
	— <i>2</i> —	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	•	1,657.00
applicable, of the Statistical Summary of Certain Liabilities and Related Data.	<u> Ф —</u>	1,037.00
	0.11 1	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of None	of this docu	ment:
ITOTIG		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,647.14
b. Average monthly expenses from Line 18 above	\$	1,657.00

c. Monthly net income (a. minus b.)

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IN RE Bradford, Ernestine

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Case No. _

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Other Expenses

Hair Care 71.00
Cleaning Assistance 30.00
Yard Work 65.00

Yard Work 65.00
Miscellaneous Expenses And Gifts 30.00

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______16 sheets (total shown on

		tine Bradford Bradford Debto
Date:	Signature:	
		(Joint Debtor, if any [If joint case, both spouses must sign.]
DECLARATION AND	SIGNATURE OF NON-ATTOR	NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided t and 342 (b); and, (3) if rules or g	he debtor with a copy of this docu uidelines have been promulgated we given the debtor notice of the m	ition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ment and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by aximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if an	y, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
· ·	r is not an individual, state the r	ame, title (if any), address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Prepa	rer	Date
Names and Social Security numbers not an individual:	s of all other individuals who prep	ared or assisted in preparing this document, unless the bankruptcy petition preparer
f more than one person prepared	his document, attach additional si	gned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's f mprisonment or both. 11 U.S.C.		of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or
DECLARATION (INDER PENALTY OF PERJU	RY ON BEHALF OF CORPORATION OR PARTNERSHIP
, the	(t	ne president or other officer or an authorized agent of the corporation or a
corporation or partnership) na	sheets (total shown on sun	lare under penalty of perjury that I have read the foregoing summary and numary page plus 1), and that they are true and correct to the best of my
Date:	Signature:	
	1 1 10 0	(Print or type name of individual signing on behalf of debtor r corporation must indicate position or relationship to debtor.]

Case 06-71857 Doc 1

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IN RE:		Case No
Bradford, Ernestine		Chapter 7
·	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

150.00 2006--Wal-Mart demonstrations

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

11,580.00 2006--Social Security

8,185.68 2006--Pension

10,714.13 2006--Net sale proceeds of MetLife stock

119.00 2005--Ordinary Dividends

10,628.00 2005--Pensions

2,500.00 2005--Gambling winnings

12,146.40 2005 Social Security

11,827.20 2004--Social Security

10,628.00 2004--Pensions

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3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

U.S. Bank

P.O. Boy 790179

AMOUNT
AMOUNT
PAID
STILL OWING
990.00
49,923.27

P.O. Box 790179 St. Louis, MO 63179-0179

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON RELATIONSHIP TO DESCRIPTION AND OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT **Rock Falls United Methodist Church** church 2004 252 210 Fourth Ave. Rock Falls, IL 61071 **American Heart Association** 2/10/04 \$5.00 none **Rock Falls United Methodist Church** church 2005 \$241.00 210 Fourth Ave. Rock Falls, IL 61071

Rock Falls, IL 61071				
8. Losses				
None List all losses from fire, theft, other commencement of this case. (Marrie a joint petition is filed, unless the spo	ed debtors filing	under chapter 12 or chapter 13 must includ		
DESCRIPTION AND VALUE OF PROPERTY Gambling losses \$300.00		OF CIRCUMSTANCES AND, IF LOSS PART BY INSURANCE, GIVE PARTIO		DATE OF LOSS 2006
9. Payments related to debt counseling or	bankruptcy			
None List all payments made or property tr consolidation, relief under bankrupte of this case.		on behalf of the debtor to any persons, inclution of a petition in bankruptcy within one		
NAME AND ADDRESS OF PAYEE Chestnut Credit Counseling Services 1003 Martin Luther King Drive Bloomington, IL 61701	S	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2006		EY OR DESCRIPTION ALUE OF PROPERTY \$45.00
Miller, Lancaster, Walker & Burall, P. P.O. Box 535 Sterling, IL 61081	C.	7/27/06		949.00
10. Other transfers				
absolutely or as security within two	years immediate	red in the ordinary course of the business of ely preceding the commencement of this courses whether or not a joint petition is fill	ase. (Married debtors fil	ling under chapter 12 or

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Desc Main

\$170.00 approx.

11. Closed financial accounts

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or

NAME AND ADDRESS OF INSTITUTION MetLife, Inc. **C/O Mellon Investor Services** P.O. Box 4447 South Hackensack, NJ 07606-2047

similar device of which the debtor is a beneficiary.

Case 06-71857

Rock Falls United Methodist Church

210 Fourth Ave.

Doc 1

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE Stock

AMOUNT AND DATE OF SALE OR CLOSING

\$10,714.13 net proceeds 7/3/06

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

\checkmark

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 10, 2006	Signature /s/ Ernestine Bradford	
	of Debtor	Ernestine Bradford
Date:	Signature	
	of Joint Debtor	
	(if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Northern District of Illinois

IN RE:				Case No.				
Bradford, Ernestine				Chapter 7				
		Debtor(s)						
	CHAPTER 7 II	NDIVIDUAL D	DEBTOR'S STATEME	ENT OF INTEN	TION			
☐ I have filed a sc	hedule of executory contrac	ts and unexpired lea	debts secured by property of ases which includes personal estate which secures those de	property subject to a	an unexpir lease:	ed lease.		
Description of Secured Prop	perty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
204 East Sixth S	Street, Rock Falls, IL	U.S. Bank					√	
							Lease will be	
							assumed pursuant to 11 U.S.C. §	
Description of Leased Prope	erty		Lessor's Name				362(h)(1)(A)	
10/10/2006	/s/ Ernestine Bradford	1						
Date	Ernestine Bradford		Debtor		Joi	nt Debtor (i	f applicable)	
I declare under pe compensation and and 342 (b); and, (bankruptcy petition	enalty of perjury that: (1) I have provided the debtor wi (3) if rules or guidelines have	am a bankruptcy p th a copy of this doo e been promulgated debtor notice of the	perition preparer as defined cument and the notices and in pursuant to 11 U.S.C. § 13 maximum amount before presented.	in 11 U.S.C. § 110; nformation required to 10(h) setting a maxim	(2) I prepunder 11 Unum fee fo	pared this d J.S.C. §§ 110 or services ch	ocument for 0(b), 110(h), nargeable by	
If the bankruptcy p	ne and Title, if any, of Bankrupt petition preparer is not an a a, or partner who signs the a	individual, state the	e name, title (if any), addres	Social Security ss, and social securit	_	-		
Address								
Signature of Bankrup	tcy Petition Preparer			Date				
Names and Social S is not an individual	=	individuals who pro	epared or assisted in preparin	g this document, unle	ess the ban	kruptcy petit	tion preparer	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Northern District of Illinois

IN	N RE:	Case No
Br	radford, Ernestine	Chapter 7
	Debtor(s)	•
	DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-nam one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to b of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$650.00
	Prior to the filing of this statement I have received	\$650.00
	Balance Due	\$\$
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is: Debtor Dother (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are member	rs and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members of together with a list of the names of the people sharing in the compensation, is attached.	r associates of my law firm. A copy of the agreement
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case,	including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to fil b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearing. d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation of the Debtor(s) in adversary proceedings and other contested bands of the debtor of	skruptcy matters.
	CERTIFICATION	
I	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representations.	ntation of the debtor(s) in this bankruptcy
	proceeding.	(,,

/s/ Kelli D. Walker

Miller, Lancaster, Walker & Burall, P.C.

Signature of Attorney

Name of Law Firm

October 10, 2006

Date

Case 06-71857 Doc 1 Filed 10/10/06 Entered 10/10/06 15:51:34 Desc Main Document Page 29 of 37 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Bradford, Ernestine	X /s/ Ernestine Bradford	10/10/2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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IN RE:		Case No
Bradford, Ernestine		Chapter 7
	Debtor(s)	• -
	VERIFICATION OF CREI	DITOR MATRIX
		Number of Creditors11
The above-named Debtor(s) he	ereby verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: October 10, 2006	/s/ Ernestine Bradford	
	Debtor	
	Joint Debtor	

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Bradford, Ernestine 204 East Sixth Street Rock Falls, IL 61071 Document Page 32 of 37 U.S. Bank Sterling, IL Office P.O. Box 790167 St. Louis, MO 63179-0167

Miller, Lancaster, Walker & Burall, P.C. 15 East Third Street, P.O. Box 535 Sterling, IL 61081 U.S. Bank Rock Falls, IL Office P.O. Box 790179 St. Louis, MO 63179-0179

Bank Of America P.O. Box 1597 Norfolk, VA 23501 William J. Simpson D.D.S. 521 W. Wall Street Morrison, IL 61270

Bergner's P.O. Box 17633 Baltimore, MD 21297-1633

Capital One Bank P.O. Box 790216 St. Louis, MO 63179-0216

Chase Bank One P.O. Box 15153 Wilmington, DE 19886-5153

Citibank P.O. Box 6003 Hagerstown, MD 21747-6003

Citifinancial Services, Inc. 3207 East Lincolnway Sterling, IL 61081

J.C. Penney P.O. Box 981131 El Paso, TX 79998

U.S. Bank P.O. Box 790408 St. Louis, MO 63179-0408

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Official Form 22A (Chapter 7) (10/06)

Case Number:

In re: Bradford, Ernestine Debtor(s)

(If known)

According to the calculations required by this statement:

☐ The presumption arises

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▼ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXC	LUSION F	OR DISA	ABLED VET	ERANS		
4	If you are a disabled veteran described in the V Declaration, (2) check the box for "The presum Do not complete any of the remaining parts of t						
1	Veteran's Declaration. By checking this bo 3741(1)) whose indebtedness occurred primari was performing a homeland defense activity (a	ly during a perio	d in which I w	vas on active duty			
	Part II. CALCULATION O	F MONTHI	LY INCO	ME FOR § 7	707(b)(7)	EXCLUSIO	N
	Marital/filing status. Check the box that applie						
	a. V Unmarried. Complete only Column A (
	b. Married, not filing jointly, with declaration spouse and I are legally separated unde of evading the requirements of § 707(b)(3-11.	r applicable non	-bankruptcy	aw or my spouse	and I are living	g apart other than f	for the purpose
2	c. Married, not filing jointly, without the dec ("Debtor's Income") and Column B (S	pouse's Incom	e) for Lines	3-11.		•	
	d. Married, filing jointly. Complete both Co	•		,	•	<u> </u>	
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing.				Column A	Column B	
	If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Debtor's Income	Spouse's Income
3	Gross wages, salary, tips, bonuses, overtim	e, commission	s.			\$	\$
	Income from the operation of a business, pr the difference in the appropriate column(s) of L include any part of the business expenses e	ine 4. Do not en	iter a numbei	less than zero. De			
4	a. Gross receipts \$						
	b. Ordinary and necessary business expenses \$						
	c. Business income	iness income Subtract Line b from Line a				\$	\$
	Rent and other real property income. Subtract appropriate column(s) of Line 5. Do not enter a operating expenses entered on Line b as a content of the conte	number less that	an zero. Do r				
5	a. Gross receipts		\$				
	b. Ordinary and necessary operating expe	enses \$					
	c. Rent and other real property income Subtract Line b from Line a				\$	\$	
6	Interest, dividends, and royalties.					\$	\$
7	Pension and retirement income.					\$ 682.14	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.						\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the						
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$		Spouse \$			

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Official Form 22A (Chapter 7) (10/06) - Cont.

,	. 0	22A (Griapter 7) (10/00) - Cont.					
	inclu	me from all other sources. If necessary, list additional sources on a de any benefits received under the Social Security Act or payments re, crime against humanity, or as a victim of international or domestic tunt.	eceived as	a victim of a war			
10	a.			\$			
	b.			\$			
	Tota	al and enter on Line 10			\$	\$	
11		total of Current Monthly Income for § 707(b)(7). Add Lines mn B is completed, add Lines 3 through 10 in Column B. Enter the to		Column A, and, if	\$ 682.14	1 \$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			•	682.14		
		Part III. APPLICATION OF § 7	07(B)(7)	EXCLUSION			
13		ualized Current Monthly Income for § 707(b)(7). Multiply the the result.	e amount fro	om Line 12 by the nur	nber 12 and	\$	8,185.68
14		licable median family income. Enter the median family income information is available by family size at www.usdoj.gov/ust/ or from					
	a. En	ter debtor's state of residence: Illinois	b. Enter deb	tor's household size:	_1_	\$	41,650.00
	App	lication of Section707(b)(7). Check the applicable box and proc	eed as direc	cted.		•	
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presump at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.				or "The presumpti	on d	loes not arise"
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement					t.	
		Complete Parts IV, V, VI, and VII of this stater	ment only	if required. (See I	Line 15.)		
		Part IV. CALCULATION OF CURRENT MO	NTHLY	INCOME FOR	§ 707(b)(2)		
16	Ente	er the amount from Line 12.				\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.			\$			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.			\$			
		Part V. CALCULATION OF DEDUCTIONS	S ALLOV	VED UNDER §	707(b)(2)		
		Subpart A: Deductions under Standards of					
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter				¢		
	Loca	al Standards: housing and utilities: non-mortgage evnen	SAS Enter t	the amount of the IPS	S Housing and	\$	
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).				\$		
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$				
	C.	Net mortgage/rental expense	Subtract L	ine b from Line a		\$	
	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space						

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below:

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Official Form 22A (Chapter 7) (10/06) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
22	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.				
	□ 0	1 2 or more.			
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	<u> </u>	2 or more.			
23	Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.				
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.				
2-7	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$		
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social			\$	
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform				
		s. Do not include discretionary amounts, such as non-mandatory 40	· ·	\$	
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. \$			\$	
28	pay parameter at an array and a production of a production payments and a production parameter payments and a production parameter payments and a production payments and a production payments are production and a production payments and a production payments are production and a production payments and a production payments are production as a production payment and a production payments are production and a production payment and a production payments are production and a production payment are production and a production payment and a production payment are production and a production payment are production and a production payment and a production payment are production and a production are production and a production are production and a production are production and a p			\$	
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			\$	
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare			\$	
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for			\$	
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service — such as cell phones, pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of			\$	
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. \$				

44

claims), divided by 60.

Official Form 22A (Chapter 7) (10/06) - Cont. Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance 34 Disability Insurance \$ Health Savings Account \$ C. Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses 35 that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 36 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 37 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children 38 less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 40 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 \$ **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor Property Securing the Debt Average Pmt 42 \$ a. \$ b. \$ C. Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. \$ C. Total: Add lines a, b and c. \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony

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	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					
45	a.	Projected average monthly Chapter 13 plan payment.	\$			
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	Х			
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b]	\$	
46	6 Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$	
Subpart D: Total Deductions Allowed under § 707(b)(2)						
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.				\$	

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$			
52	Initial presumption determination. Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 53 though 55).				
53	Enter the amount of your total non-priority unsecured debt.	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
55	Secondary presumption determination. Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				

Part VIII. VERIFICATION				
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)			
57	Date: October 10, 2006	Signature: /s/ Ernestine Bradford (Debtor)		
	Date:	Signature:(Joint Debtor, if any)		